

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Ralph D. Palm, Jr.  
 Debtor

Case No. 17-10946-ref  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: Lisa  
 Form ID: pdf900

Page 1 of 2  
 Total Noticed: 24

Date Rcvd: Dec 21, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2017.

db +Ralph D. Palm, Jr., 2207 River Road, Reading, PA 19605-2837  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 13864415 +Bank of America Home Loans, P.O. box 31785, Tampa, FL 33631-3785  
 13946573 Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785  
 13870348 +Bank of America, N.A., KML Law Group, P.C., 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 13864416 +Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014  
 13864417 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
 (address filed with court: Capital One Bank Usa N, 15000 Capital One Dr,  
 Richmond, VA 23238)  
 13864418 +Citi, Pob 6241, Sioux Falls, SD 57117-6241  
 13934615 +City of Reading, c/o Portnoff Law Associates, Ltd., P.O. Box 3020,  
 Norristown, PA 19404-3020  
 13864421 +Santander Bank Na, 1130 Berkshire Blvd, Wyomissing, PA 19610-1242  
 13904002 +Santander Bank, N.A., 601 Penn Street, MC 10-6438-FB7, Reading PA 19601-3563  
 13870054 +Santander Bank, N.A., et. al., Phelan Hallinan Diamond & Jones, LLP, 1617 JFK Blvd.,  
 Suite 1400, Philadelphia, PA 19103-1814

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: robertsl2@dnb.com Dec 22 2017 01:35:23 Dun & Bradstreet, INC,  
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 22 2017 01:34:55  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 22 2017 01:35:28 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13864419 +E-mail/Text: Bankruptcies@nragroup.com Dec 22 2017 01:36:04 Natl Recover,  
 2491 Paxton Street, Harrisburg, PA 17111-1036  
 13967479 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 22 2017 01:53:51  
 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541  
 13877419 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 22 2017 01:53:51  
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 13864420 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 22 2017 01:42:01  
 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952  
 13877634 +E-mail/PDF: gecsed@recoverycorp.com Dec 22 2017 01:31:40 Synchrony Bank,  
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 13936142 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Dec 22 2017 01:42:51 Verizon,  
 by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
 TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +City of Reading, c/o Portnoff Law Associates, Ltd., P.O. Box 3020,  
 Norristown, PA 19404-3020  
 cr\* +Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 23, 2017

Signature: /s/Joseph Speetjens

District/off: 0313-4

User: Lisa  
Form ID: pdf900

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Total Noticed: 24

Date Rcvd: Dec 21, 2017

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2017 at the address(es) listed below:

FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf\_frpa@trusteel3.com  
JAMES RANDOLPH WOOD on behalf of Creditor City of Reading jwood@portnoffonline.com,  
jwood@ecf.inforuptcy.com  
JEROME B. BLANK on behalf of Creditor Santander Bank, NA paeb@fedphe.com  
JOSEPH ANGELO DESSOYE on behalf of Creditor Santander Bank, NA paeb@fedphe.com  
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,  
ecf\_frpa@trusteel3.com  
MATTEO SAMUEL WEINER on behalf of Creditor Bank of America, N.A. bkgroup@kmlawgroup.com  
PAUL H. HERBEIN on behalf of Debtor Ralph D. Palm, Jr. PHERBEIN@AOL.COM, herbeinlaw@gmail.com  
REBECCA ANN SOLARZ on behalf of Creditor Bank of America, N.A. bkgroup@kmlawgroup.com  
THOMAS YOUNG.HAE SONG on behalf of Creditor Santander Bank, N.A., et. al. pa.bkecf@fedphe.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

In re: :

RALPH D. PALM, JR.

Debtor(s)

: Bankruptcy No. 17-10946REF

: Chapter 13

ORDER

AND NOW, after notice and hearing, the above-captioned case is hereby dismissed.

BY THE COURT

**Date: December 21, 2017**

A handwritten signature in black ink, appearing to read 'RME Fehling', is written over a horizontal line.

Richard E. Fehling, B. J.

Interested parties:

Lisa M. Ciotti, Esq.  
Frederick L. Reigle, Esq.  
Standing Chapter 13 Trustee  
2901 St. Lawrence Avenue  
P. O. Box 4010  
Reading, PA 19606

PAUL H HERBEIN ESQ  
2601 CENTRE AVENUE  
READING PA 19605-

RALPH D. PALM, JR.  
2207 RIVER ROAD  
READING,PA.19605